

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
ERIE DIVISION**

In re:

RONALD E. ORLOWSKI  
SUSAN M. ORLOWSKI  
Debtor(s)

Case No. 13-10078TPA

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/18/2013.
- 2) The plan was confirmed on 03/14/2013.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 07/24/2014.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 07/19/2017.
- 5) The case was completed on 01/17/2018.
- 6) Number of months from filing to last payment: 60.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$48,472.35.
- 10) Amount of unsecured claims discharged without payment: \$24,849.38.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$114,050.07  
Less amount refunded to debtor \$1,004.52

**NET RECEIPTS: \$113,045.55**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$4,700.00  
Court Costs \$0.00  
Trustee Expenses & Compensation \$4,359.89  
Other \$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$9,059.89**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AES/PHEAA**	Unsecured	746.00	NA	NA	0.00	0.00
AES/PHEAA**	Unsecured	724.00	NA	NA	0.00	0.00
AES/PHEAA**	Unsecured	701.00	NA	NA	0.00	0.00
AMERICAN INFOSOURCE LP AGENT	Unsecured	NA	101.15	101.15	17.51	0.00
ASSOCIATED CLINICAL LABORATORY	Unsecured	8.66	NA	NA	0.00	0.00
BERKHEIMER TAX ADMINISTRATOR	Unsecured	79.50	NA	NA	0.00	0.00
CAPITAL ONE BANK (USA) NA BY A	Unsecured	213.26	263.26	263.26	45.56	0.00
CBE GROUP++	Unsecured	49.00	NA	NA	0.00	0.00
COLLECTION SERVICE CENTER INC	Unsecured	534.00	NA	NA	0.00	0.00
CREDIT ACCEPTANCE CORP*	Secured	13,337.37	8,125.00	7,800.00	7,800.00	751.99
CREDIT ACCEPTANCE CORP*	Unsecured	0.00	5,212.37	5,537.37	958.49	0.00
CREDIT ONE BANK	Unsecured	943.00	NA	NA	0.00	0.00
CTI PHYSICAL THERAPY	Unsecured	93.60	NA	NA	0.00	0.00
ECMC(*)	Unsecured	0.00	NA	NA	0.00	0.00
ECMC(*)	Unsecured	4,765.03	5,735.36	5,735.36	992.76	0.00
EDUCATION LOAN SRVCG CTR++	Unsecured	2,230.75	NA	NA	0.00	0.00
ENT SPECIALISTS OF NW PA	Unsecured	16.80	NA	NA	0.00	0.00
ERIE COUNTY TAX CLAIM BUREAU*	Priority	0.00	NA	NA	0.00	0.00
FEDERAL NATIONAL MORTGAGE AS	Secured	136,058.43	127,505.76	0.00	0.00	0.00
FEDERAL NATIONAL MORTGAGE AS	Secured	0.00	0.00	11,295.68	11,295.68	0.00
FEDERAL NATIONAL MORTGAGE AS	Secured	0.00	127,658.91	0.00	52,205.86	0.00
FEDERAL NATIONAL MORTGAGE AS	Secured	0.00	5,985.42	0.00	0.00	0.00
HAMOT SURGERY CNTR	Unsecured	358.22	NA	NA	0.00	0.00
HAND MICROSURGERY	Unsecured	75.84	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE*	Unsecured	0.00	0.00	0.00	0.00	0.00
INTERNAL REVENUE SERVICE*	Priority	1,680.89	0.00	0.00	0.00	0.00
JACKS REPAIR SHOP INC	Unsecured	1,676.05	NA	NA	0.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	1,085.58	1,016.72	1,016.72	175.99	0.00
MIDLAND FUNDING LLC BY AMERIC	Unsecured	NA	248.75	248.75	43.06	0.00
MIDLAND FUNDING LLC BY AMERIC	Unsecured	644.86	250.83	250.83	43.42	0.00
NORTH AMERICAN PARTNERS IN A	Unsecured	68.40	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
OB/GYN ASSOC	Unsecured	10.00	NA	NA	0.00	0.00
PA DEPARTMENT OF REVENUE*	Priority	0.00	NA	NA	0.00	0.00
PENELEC/FIRST ENERGY**	Unsecured	815.06	2,215.95	2,215.95	383.57	0.00
PHFA(*)	Unsecured	10,253.46	12,791.16	12,791.16	2,214.07	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	313.75	313.75	313.75	54.31	0.00
RECOVERY MANAGEMENT SYST CC	Unsecured	0.00	NA	NA	0.00	0.00
SOCIAL SECURITY ADMINISTRATION	Unsecured	0.00	NA	NA	0.00	0.00
SOUTHERN CHAUTAUQUA FCU*	Unsecured	1,835.00	NA	NA	0.00	0.00
STUDENT LOAN XPRESS INC	Unsecured	0.00	NA	NA	0.00	0.00
UPMC PHYSICIAN SERVICES++	Unsecured	13.97	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION**	Unsecured	18,216.78	12,782.56	12,782.56	2,212.58	0.00
WEBBANK-FINGERHUT	Unsecured	NA	343.91	343.91	59.53	0.00
WELLS FARGO BANK NA - TRUSTEE	Priority	0.00	0.00	0.00	10,141.42	0.00
WELLS FARGO BANK NA - TRUSTEE	Priority	0.00	0.00	0.00	0.00	0.00
WELLS FARGO BANK NA - TRUSTEE	Secured	8,000.00	12,745.43	12,745.43	12,745.43	1,844.43

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$24,041.11	\$76,246.97	\$1,844.43
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$7,800.00	\$7,800.00	\$751.99
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$31,841.11</b>	<b>\$84,046.97</b>	<b>\$2,596.42</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$10,141.42	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$10,141.42</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$41,600.77</b>	<b>\$7,200.85</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$9,059.89</u>
Disbursements to Creditors	<u>\$103,985.66</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$113,045.55</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/18/2018

By: /s/ Ronda J. Winnecour

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.